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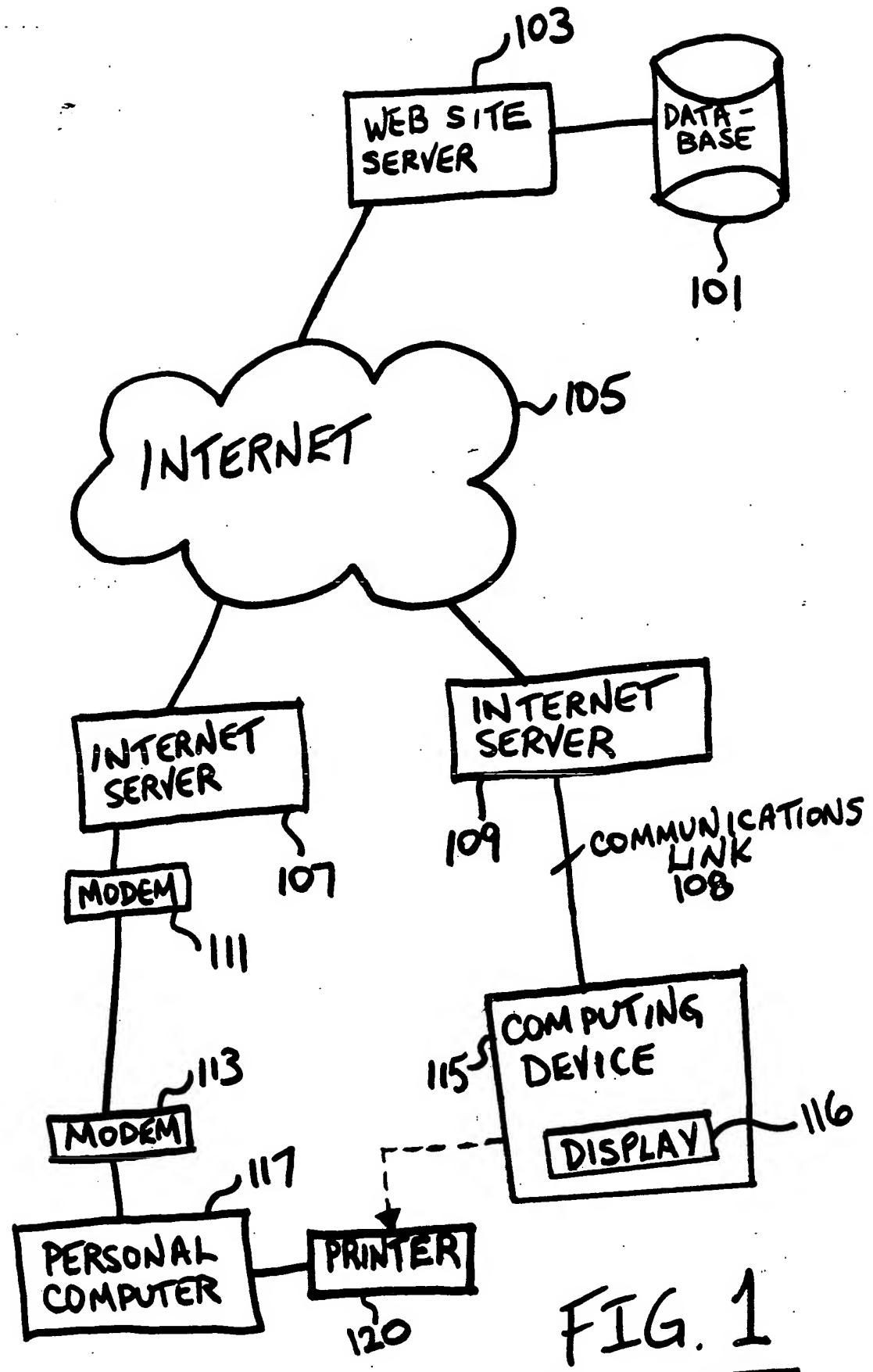


FIG. 1

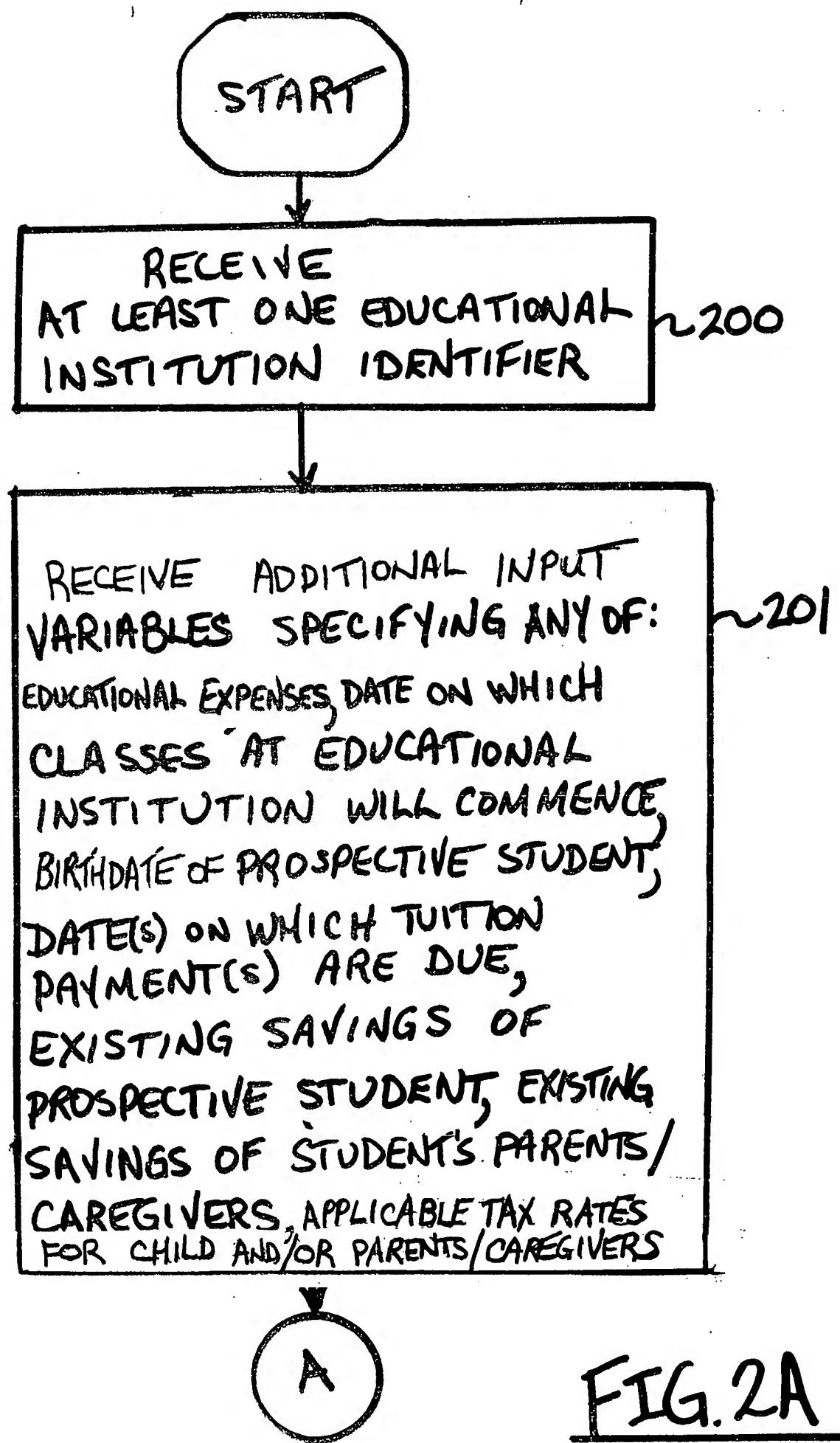


FIG. 2A

(A)

FOR EACH EDUCATIONAL
INSTITUTION IDENTIFIER
RECEIVED AT BLOCK 200,
RETRIEVE A CORRESPONDING
SET OF COST PARAMETERS
FROM A COMPUTER-
READABLE MEDIUM

~202

↓

GENERATE A COMPARATIVE
ANALYSIS OF A PLURALITY OF
EDUCATIONAL SAVINGS PLANS
BY APPLYING EACH RETRIEVED
SET OF COST PARAMETERS
TO EACH OF A PLURALITY
OF EDUCATIONAL SAVINGS PLAN
PARAMETER SETS AS FOLLOWS:
REFER TO BLOCKS 204-211).

203

(B)

FIG. 2B

B

COMPUTE: (1) STARTING AND/OR
ENDING DATE OF EDUCATIONAL
INSTITUTION CLASSES,⁽²⁾
AGE OF PROSPECTIVE STUDENT,
AND/OR ⁽³⁾ EDUCATIONAL EXPENSES,
IF NOT ALREADY RECEIVED AT
BLOCK 201

2204

CALCULATE MONTHLY
ALLOCATIONS AND RATES

205

CALCULATE AMOUNT
NEEDED TO FUND
EDUCATIONAL EXPENSE GOAL

207

209

CALCULATE AMOUNT TO BE
SAVED ON A MONTHLY OR
LUMP-SUM BASIS TO FUND
GOAL FOR EACH OF A
PLURALITY OF SAVINGS
PLANS. THIS CALCULATION
INCLUDES THE IMPACT OF
THE CHILD'S AND PARENT'S
CAPITAL GAINS TAX AND
ORDINARY INCOME TAX RATES

c

FIG. 2C

C
CALCULATE ADDITIONAL MONTHLY
AND LUMP SUM SAVINGS NEEDED
USING EACH OF THE PLURALITY
OF EDUCATIONAL SAVINGS PLANS
TO MEET EDUCATIONAL EXPENSE GOAL

211

DISPLAY AND/OR PRINT A
COMPARATIVE ANALYSIS
SHOWING ANNUAL AND/OR
PERIODIC SAVINGS BREAKDOWNS
FOR EACH OF THE PLURALITY OF
EDUCATIONAL SAVINGS PLANS.
COMPARATIVE ANALYSIS CONSIDERS
TAX CONSEQUENCES OF EACH
OF THE SAVINGS PLANS

213

END

FIG. 2D

300

Educational Institution Table

311

COST PARAMETERS

Educational Institution Identifier <u>301</u>	Educational Institution Name <u>303</u>	Cost Parameter Set: Room and Board <u>305</u>	Cost Parameter Set: Tuition <u>307</u>	Cost Parameter Set: Books and Incidentals <u>309</u>
Rutgers University	Rutgers University	\$ 12,750	\$ 42,421	\$ 5,030
PRU	Princeton University	\$ 15,750	\$ 156,478	\$ 7,629
1543	Swarthmore College	\$ 11,338	\$ 75,643	\$ 8,700
MCCC	Mercer County Community College	\$ 16,890	\$ 15,000	\$ 6,300
Northwestern University	Northwestern University	\$ 13,830	\$ 176,989	\$ 9,800
Univ of Wisc	University of Wisconsin	\$ 10,711	\$ 104,100	\$ 5,400
SDSU	San Diego State University	\$ 17,755	\$ 106,500	\$ 3,999
DeVry	DeVry Institute of Technology	\$ 0	\$ 7,000	\$ 450
IL-8810	University of Illinois – Chicago Circle	\$ 9,700	\$ 56,000	\$ 8,642
Mendota	Mendota State College	\$ 9,567	\$ 64,880	\$ 1,250

FIG. 3

HOME OFFICE LOGIN

FINANCIAL PLANNING GROUP

FPG

Boss ID

Boss Password

Submit

FIG. 4A

FINANCIAL PLANNING TOOLS

FINANCIAL PLANNING GROUP



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College Funding Calculator



Determining how to best save for educational goals.

Advanced MRDSM Planner



Evaluate mandatory distribution methods.

Asset Allocation Analysis



Instantly create, view and print a detailed Asset Allocation Analysis report at your TGA workstation.

IFF Profile Center



Download Interactive Financial Foundation Client Data.

FIG. 4B

FIG. 8A

FUNDING OPTIONS
FINANCIAL PLANNING GROUP

Home Introduction Navigation Printing Funding Options Calculator

Client's Assets

UGMA
529 Plan
COMBO
Education IRA

Client's Assets

These assets are considered to be owned by the client. All investment income is taxed according to the client's ordinary income and capital gains rates.

UGMA/UTMA Account

Funds held in an UGMA/UTMA account (Uniform Gifts to Minors Act/Uniform Transfers to Minors Act) are controlled by a custodian until the child reaches the age of majority.

Some of the advantages:

- Investment income may be taxed at the child's lower rate.
- Gifts may qualify for the annual gift tax exclusion.
- When property is sold, the gain may be taxed at a lower rate.

FIG. 5

INTRODUCTION

FINANCIAL PLANNING GROUP



F P G

Home Introduction Navigation Printing Funding Options Calculator

Q: What is the best way to save for an education goal?

With all the education funding options available, this is often a difficult question to answer. Now, with the help of the Education Funding Calculator, you can assist clients in reviewing the various funding alternatives with the appropriate income tax treatment taken into consideration.

The education funding alternatives included in this analysis are:

- The client's portfolio asset base
- UGMA/UTMA Account
- 529 College Investing Plan
- The combination of a UGMA/UTMA and a 529 College Investing Plan
- Education IRA

FUNDING OPTIONS

FINANCIAL PLANNING GROUP



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Calculator

Client's Assets Some of the disadvantages:

UGMA

-The client no longer controls the assets.

529 Plan

-The child owns the funds and, on achieving the age of majority, can use them for any purpose.

COMBO

-Depending on the age of the beneficiary, gifts made to an UGMA/UTMA account by the custodian of the account could be included in the custodian's estate for estate tax purposes.

-The child's eligibility for financial aid may be affected.

The Tax Effects

Income generated from assets which are owned by a child are subject to special income tax considerations. The following chart shows the taxation of children's investment income (including ordinary income and realized capital gains).

FIG. 8B

NAVIGATION

FINANCIAL PLANNING GROUP

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The Analysis is Divided into Five Screens

Profile: includes information about the child, income tax brackets, education costs, and the savings time-frame.

Assets: details the client's current holdings in and monthly contributions to the various accounts as well as the asset allocation assumptions for all funds.

Allocation: provides a summary of the asset allocation assumptions selected in the analysis as well as a link to detailed information about 529 College Investing Plan sample allocation models. This screen also provides the ability to input projected rates of return for the various assets classes and to indicate an equity turnover percentage.

Results: details the total monthly or lump sum additional savings needed in a given account to fully fund the goal(s). This tab also includes graphs which show the accumulation and depletion of assets throughout the time period and a comparison of the total savings needed by account.

Report: enables you to customize, view and print a formal report document suitable for client presentation.

FIG. 6A

PRINTING
FINANCIAL PLANNING GROUP

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Home Introduction Navigation Printing Funding Options Calculator

Saving and Printing Scenarios

This analysis currently offers a formal report document which can be viewed and printed on the **REPORT** tab. In addition to printing the report, you may want to consider printing each screen for those scenarios for which you would like to have a record until the saving of client data is available.

To generate screen prints, select PRINT from the 'FILE' toolbar drop-down menu, if you are accessing the application through a web browser. For TGA users, use the print icon on the TGA shell. Regardless of how you access the print function, select the "As laid out on screen" option on the Print dialogue window.

Screen prints may be given to clients ONLY if you include a copy of the Client Note, which details important legal disclosure.

FIG. 6B

FIG. 7

The screenshot shows a web browser window with the following details:

- Address Bar:** https://finplantools.worldnet.mi.com/cwa/edudcalc2.htm
- Page Title:** FINANCIAL PLANNING TOOLS
- Navigation Menu (CONTENT):**
 - Introduction
 - Navigation
 - Funding Option
- Overview Section:**
 - College Funding Calculator
- Callout Bubble (highlighting the 'College Funding Calculator' section):**
 - Section Headers:** OVERVIEW, College Funding Calculator
 - Text:** This analysis will ultimately behave in a manner similar to the Financial Planning suite of Builders (e.g., College Builder, Retirement Builder, etc.). It will generate a written report appropriate for client distribution, and will provide the ability to save scenarios for future review and analysis.
 - Text (inside bubble):** screen prints may be generated by selecting PRINT from the 'FILE' toolbar drop-down menu, if you are accessing the application through a web browser. For TGA users, use the print icon on the TGA shell. Regardless of how you access the print function, select the "As laid out on screen" option on the Print dialogue window. Until the saving of scenarios is available, you may want to consider printing each screen for those scenarios for which you would like to have a record. Screen prints may be given to clients ONLY if you include a copy of the Client Note, which details important legal disclosure.
 - Section Header:** Client's Asset

FUNDING OPTIONS

FINANCIAL PLANNING GROUP



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Client's Assets

UGMA

529 Plan

COMBO

Education IRA

TAXATION OF CHILDREN'S INVESTMENT INCOME

Child's Income	Under age 14	Age 14 & Over
1st \$700	Tax Exempt	Tax Exempt
2nd \$700	Child's Rates	Child's Rates
Over \$1,400	Parent's Rates	Child's Rates

It is important to note that these limits consider the child's ordinary income first, then any realized capital gains.

For more information on UGMA/UTMA Accounts, call the Accounts and Services Help Desk at 609-282-1444.

529 College Investing Plans

529 College Investing Plans are relatively new education savings alternatives which are becoming increasingly popular. They offer tax-advantaged savings and investing while providing you with more control over the distribution of funds than an UGMA/UTMA account.

FIG. 9A

FUNDING OPTIONS

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Education IRA

Some of the **advantages** include:

Federal income taxes are deferred until money is distributed to pay for qualified education expenses, when the growth in excess of contributions is taxed at the child's rate.

Funds may grow free of state income taxes depending on the laws in the state where the client files a state income tax return.

Assets can be used to pay for tuition, room, board, books and required supplies at any accredited post-secondary school in the U.S.

Contributions are generally considered removed from the client's taxable estate.

Married couples filing jointly can generally contribute up to \$100,000 in one year without gift tax consequences, provided no more gifts are made to the beneficiary for a

FIG. 9B

FUNDING OPTIONS

FINANCIAL PLANNING GROUP



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Client's Assets

provided no more gifts are made to the beneficiary for a five-year period. Single taxpayers can contribute up to \$50,000.

UGMA

529 Plan

COMBO

Education IRA

The client (or "participant") retains control of the account and can generally change beneficiaries within the same family of the original beneficiary without penalty at any time.

The participant can also make non-qualified withdrawals at any time. A penalty on earnings and ordinary income tax on earnings at the participant's rate will generally apply.

The participant may make penalty-free withdrawals if the beneficiary receives a scholarship or in the event of the death or disability of the beneficiary.

There are no annual income limits on participation, no annual filing requirements (unless a withdrawal has been made), and generally no time limits that the assets must be held in the plan.

FIG. 9C

FUNDING OPTIONS

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UGMA

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Education IRA

Some of the disadvantages include:

Once the funds are contributed to the plan, the client no longer controls how the funds are invested. Investment decisions are typically made by fund managers who are hired by the sponsoring state.

Contributions must be made in cash. Clients cannot transfer securities into the plan.

The funds can only be used for education purposes to receive the full federal income tax benefits. If funds are withdrawn and used for purposes other than education, the earnings portion generally are taxed at the client's income tax rate and will be subject to a 10% penalty.

Additional Information About 529 College Investing Plans

When reviewing state-sponsored college savings plans, keep in mind that clients are not limited to the plan that their own

FIG. 9D

FUNDING OPTIONS

FINANCIAL PLANNING GROUP



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REMEMBER THAT CLIENTS ARE NOT LIMITED TO THE PLAN THAT THEIR OWN STATE MAY PROVIDE.

Client's Assets states may provide. Several states, including Maine, New Hampshire and New York allow out-of-state residents to take advantage of the plans that they administer.

UGMA

529 Plan

Many features of 529 plans are determined by the sponsoring state. Therefore, the client should choose the plan that is best-suited to meet the client's needs. **The key features of the State of Maine's NextGen College Investing Plan have been incorporated into this analysis.**

The maximum amount which can be contributed on behalf of the same beneficiary (by all contributors) is limited by the sponsoring state. This limit is typically equivalent to the current cost of five years of tuition at a school (or an index of schools) specified by the state.

Lump-sum or annual non-deductible contributions of any amount can be made as long as the total account balance does not exceed the current limit.

FIG. 9E

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Education IRA

For more information on 529 College Investing Plans:

-see PRI 529

-call the Accounts and Services Help Desk at 609-282-1444

The Combination of a UGMA/UTMA and 529 College Investing Plan

Using a combination of an UGMA/UTMA and a 529 College Investing Plan may enable the client to benefit from the tax-advantages offered by both funding alternatives. The analysis will make monthly contributions to a UGMA/UTMA until the investment income generated within the account exceeds the \$700 tax-exempt limit. Any further contributions will be made to a 529 College Investing Plan to take advantage of tax-deferred growth. To view the contribution schedule that was assumed in the analysis for the combination method, select "Savings Detail" on the Results screen.

Education IRA

FIG. 9F

FUNDING OPTIONS

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Education IRA

Client's Assets

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Education IPA

The Education IRA allows annual non-deductible contributions up to \$500 until the 18th birthday of a child. To include savings to an Education IRA, select the 'Include Maximum Education IRA' option on the **Results** screen. If selected, the analysis will contribute the first \$500 of savings to an Education IRA in any year that a contribution is **not** made to a 529 College Investing Plan.

Some of the advantages:

- Contributions grow tax free.
- Withdrawals are tax free if they are used for qualifying education expenses.
- Unused funds may be transferred to other immediate family members but only for education purposes.
- Anyone (a parent, grandparent, etc.) can contribute to an

FIG. 10A

FUNDING OPTIONS

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Some of the disadvantages:

Client's Assets

UGMA

-Contributions from all sources cannot exceed \$500 per child per year.

529 Plan

-Eligibility is based on the contributor's modified AGI and phaseout starts when AGI exceeds \$150,000 for married contributors and \$95,000 for unmarried contributors.

COMBO

-In general, the assets must be distributed by the time the beneficiary reaches age 30.

This analysis does not take AGI into consideration when making Education IRA contributions. Therefore, if contributors to the Education IRA anticipate that their AGI will exceed these thresholds at any time during the analysis, you should not select the 'Include Maximum Education IRA' option.

For more information on the Education IRA, see PRI ESA or call the Accounts and Services Help Desk at 609-282-

FIG. 10B

Profile	Assets	Rates	Results	Reports	Overview	Help	
Child Information							
Name:	Matthew	Date of Birth:	04/12/1994 (MM/DD/YYYY)	State of Residence:	PA	<input type="button" value="▼"/>	
Income Tax Rates							
Ordinary Income Capital Gains							
Your Rate :	31 %	20 %					
Child's Rate :	15 %	10 %					
Undergraduate School							
Average Public	<input type="button" value="▼"/>	\$9,271/year	Average Public In-State (PA)				
Start Year :	2012	Years of School :				4	
Graduate School							
School Cost :	\$ <input type="button" value=" "/> >/year						
Start Year :	<input type="button" value=" "/>	Years of School : <input type="button" value=" "/>					
Cost Increase							
Education Cost Increase Rate :	5 %						



June 22, 2000

FIG. 11

Profile Assets Rates Results Reports   

Specific School

Search For:

In-State Out-Of-State

Current College Cost : \$23962

FIG. 12

Profile Assets Rates Results Reports

Overview

Help

Assets

	Your Assets	UGMA/UTMA	Ed.IRA	529 Program
Current Balance	\$0	\$0	\$0	\$0
Unrealized Gains	\$0	\$0	Growth:	\$0
Monthly Contribution	\$0	\$0		\$0

Allocation

Your Assets/UGMA/UTMA/Ed. IRA Allocation

Equity: %
Taxable Fixed Income: %
TaxFree Fixed Income: %
Cash: %

Use Age-Tailored Allocation

529 Program Allocation

Equity: %
Taxable Fixed Income: %
Cash: %

Use Age-Tailored Allocation

Savings

Savings Start Year :

Savings End Year : First Year Of Education(2012)

Last Year Of Education(2015)



June 23, 2000

FIG. 13

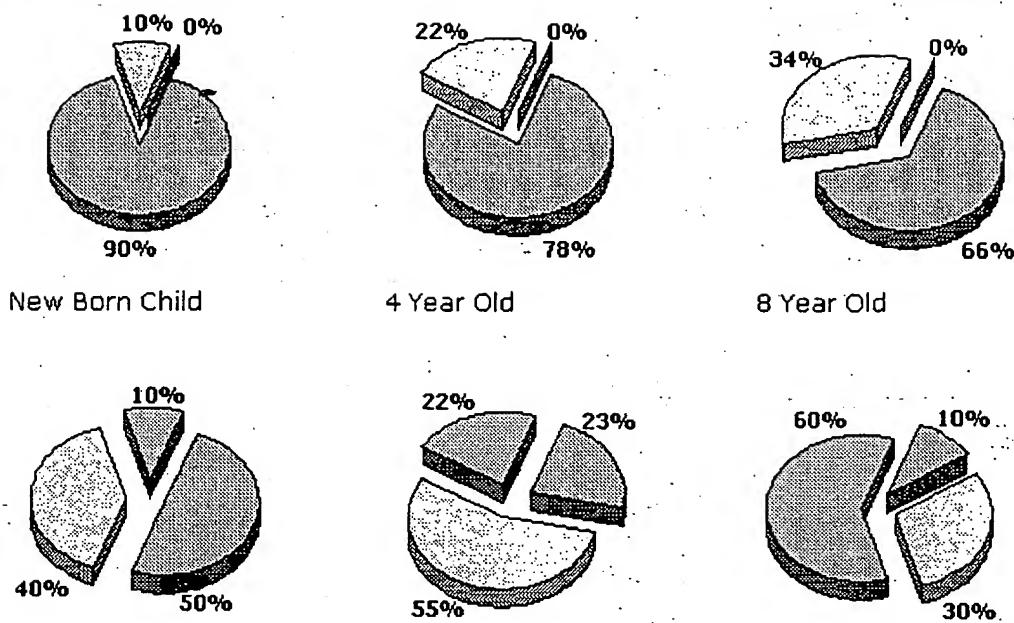


FIG. 14

Details				
Age	Equity	Taxable Fixed Income	Income	Cash
Newborn	90%	10%	0%	0%
1	87%	13%	0%	0%
2	83%	17%	0%	0%
3	80%	20%	0%	0%
4	78%	22%	0%	0%
5	75%	25%	0%	0%
6	70%	30%	0%	0%
7	68%	32%	0%	0%
8	66%	34%	0%	0%
9	60%	35%	5%	0%
10	57%	37%	6%	0%
11	53%	39%	8%	0%
12	50%	40%	10%	0%
13	44%	42%	14%	0%
14	37%	45%	18%	0%
15	30%	50%	20%	0%
16	23%	55%	22%	0%
17	19%	57%	24%	0%
18	15%	60%	25%	0%
19	13%	40%	47%	0%
20	10%	30%	60%	0%
21	10%	20%	70%	0%
22+	5%	15%	80%	0%

FIG. 15

Assets

	Your Assets	UGMA/UTMA	Ed.IRA	529 Program
Current Balance	\$0	\$1000	\$0	\$0
Unrealized Gains	\$0	\$0	Growth :	\$0
Monthly Contribution	\$0	\$100		\$0

Allocation

Your Assets/UGMA/UTMA/Ed. IRA Allocation

Equity:	0	%
Taxable Fixed Income:	100	%
TaxFree Fixed Income	0	%
Cash:	0	%

Use Age-Tailored Allocation

529 Program Allocation

Equity:	80	%
Taxable Fixed Income:	20	%
Cash:	0	%

Use Age-Tailored Allocation

Savings

Savings Start Year : **2000**

Savings End Year : First Year Of Education(2012)

Last Year Of Education(2015)



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FIG. 16

Assets

Your Assets

Current Balance :

The current value of all assets designated for this education goal which are held in the client's taxable portfolio.

Unrealized Gains :

The amount of appreciation within the current balance that has not been realized for capital gains tax purposes. Realization of these gains and the subsequent taxation at the client's capital gains rate will occur based on the **Equity Turnover** rate on the **Rates** screen and when

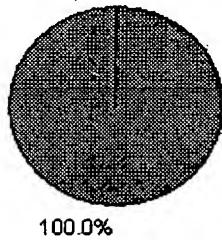
Profile **Assets** **Rates** **Results** **Reports**

Overview

Help

Name: Matthew

Asset Allocation



Rate of Return Assumption

<input checked="" type="checkbox"/> Equity:	Capital Appreciation :	8	%
<input checked="" type="checkbox"/> Annual Turnover :	100	%	
<input checked="" type="checkbox"/> Dividend :	2	%	
	Total :	10	%
<input checked="" type="checkbox"/> Taxable Fixed Income:	6.5	%	
<input checked="" type="checkbox"/> Tax Free Fixed Income:	5.5	%	
<input checked="" type="checkbox"/> Cash:	4	%	

Applied to : \$ 1000.00

Pre-Tax ROR : 6.5 %

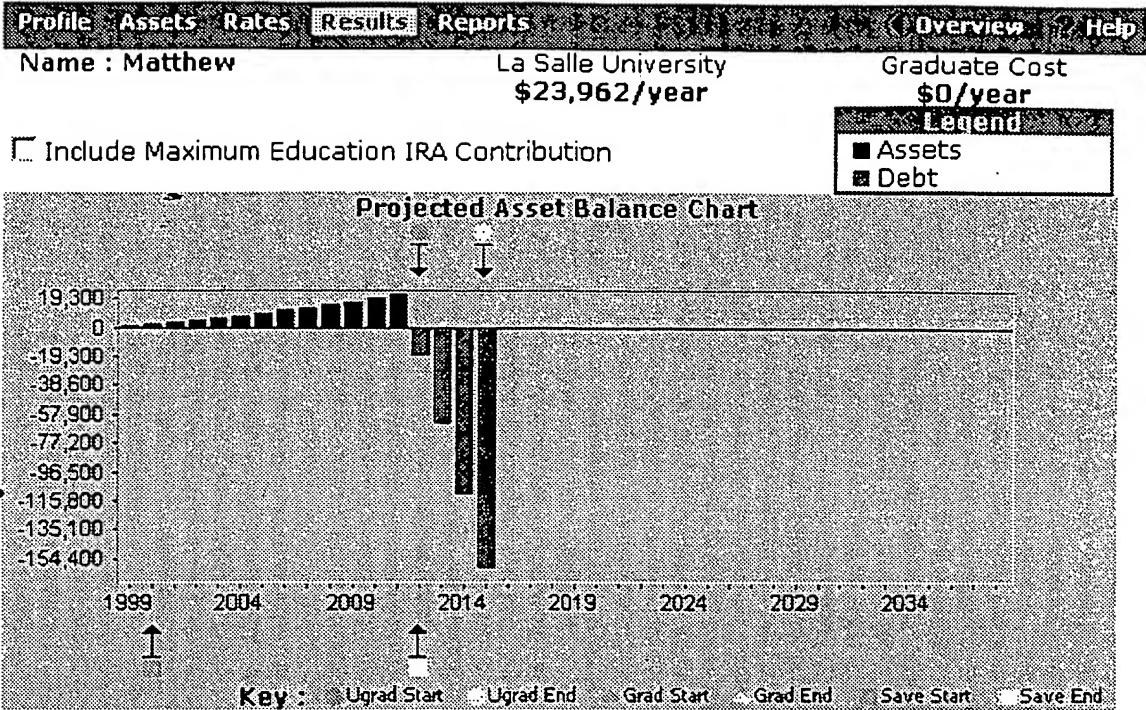
Age-Tailored Allocation

Applied to : \$ 0



June 22, 2000

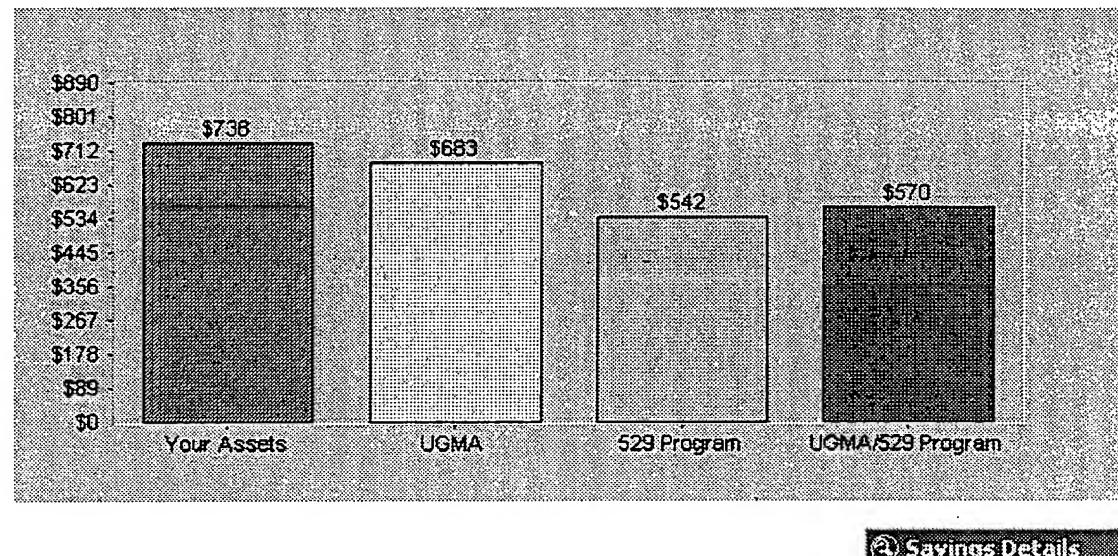
FIG. 17



Additional Savings Required

Additional Monthly Savings

Additional Lump Sum



Merrill Lynch

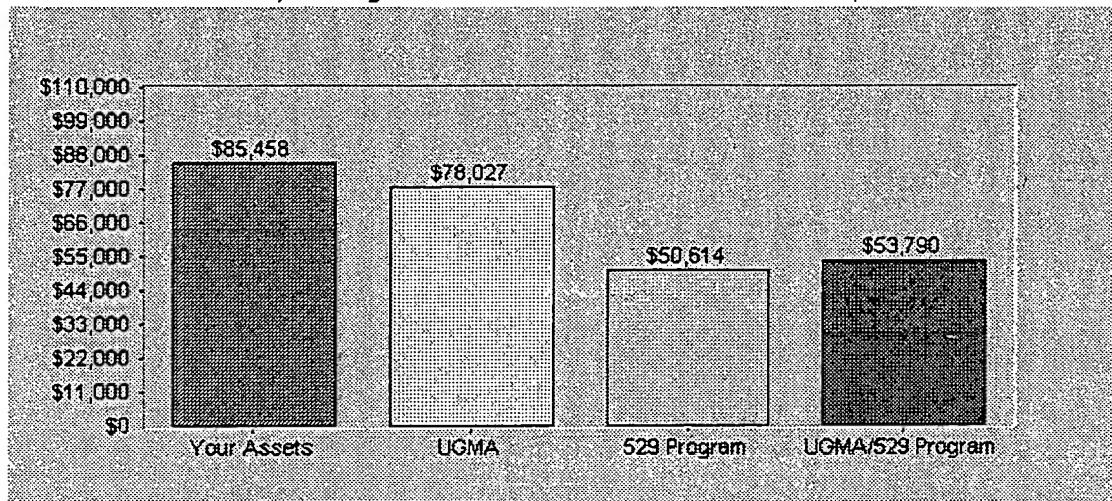
June 22, 2000

[Profile](#) [Assets](#) [Rates](#) [Results](#) [Reports](#) [Overview](#) [Help](#)

Additional Savings Required

Additional Monthly Savings

Additional Lump Sum



[Savings Details](#)



June 22, 2000

FIG. 20

Savings Details

 Back

Select the account into which all additional savings will be contributed, savings frequency, and which table you would like to view.

Additional Savings: Include

Table View: **Annual Savings** 

Account Type:

Your Assets 

Frequency:

Monthly 

 Recalculate

The following table details the total annual savings by account type based on your current funding plan detailed on the **Assets** tab.

	TOTAL ANNUAL SAVINGS				
	Your Assets	UGMA/UTMA	529 Program	Ed.IRA	Total
2000	\$0	\$700	\$0	\$0	\$700
2001	\$0	\$1,200	\$0	\$0	\$1,200
2002	\$0	\$1,200	\$0	\$0	\$1,200
2003	\$0	\$1,200	\$0	\$0	\$1,200
2004	\$0	\$1,200	\$0	\$0	\$1,200
2005	\$0	\$1,200	\$0	\$0	\$1,200
2006	\$0	\$1,200	\$0	\$0	\$1,200
2007	\$0	\$1,200	\$0	\$0	\$1,200
2008	\$0	\$1,200	\$0	\$0	\$1,200
2009	\$0	\$1,200	\$0	\$0	\$1,200
2010	\$0	\$1,200	\$0	\$0	\$1,200
2011	\$0	\$1,200	\$0	\$0	\$1,200
2012	\$0	\$1,200	\$0	\$0	\$1,200
2013	\$0	\$0	\$0	\$0	\$0
2014	\$0	\$0	\$0	\$0	\$0
2015	\$0	\$0	\$0	\$0	\$0

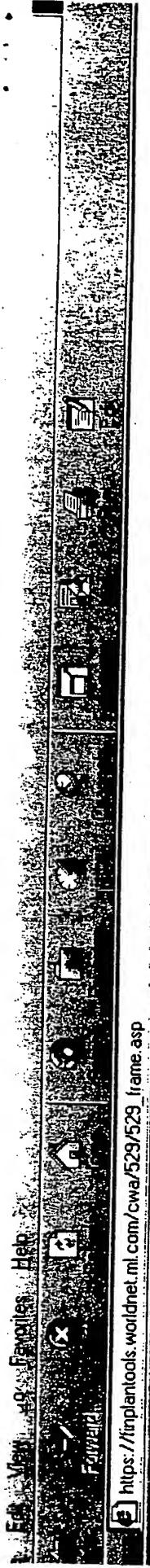


June 22, 2000

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This proposal was prepared by your Financial Consultant. It may illustrate recommendations made in the Financial Foundation report or alternative scenarios. See the Client Note in the previous screen for important information, including assumptions underlying this analysis.

FIG. 21



Important Information

College Investment Plan Analysis reviews your education goals and estimates the assets needed to achieve your objective. It allows you to define your goal, your tax situation, and your current assets and projected savings. From these inputs, an estimated additional savings amount is computed based on the account(s) involved.

This analysis is based on certain information and assumptions. The information has been provided by you. The assumptions made, including projected rates of return, tax rates, time horizons, costs and asset values (particularly those held away from Merrill Lynch), are illustrative. Many of these assumptions are identified in the Analysis or can be obtained from your Financial Consultant. You should also understand that there is no guarantee that the results shown will be achieved and actual results may deviate substantially from those reflected in the Analysis.

We note that you are not obligated to implement any strategy that may be developed using this Analysis. If you choose to implement any financial strategy through Merrill Lynch, our regular fees and charges for products and services will apply. In executing transactions for your account, Merrill Lynch, as a broker-dealer, may act as agent or as principal and be compensated, along with your Financial Consultant, through commissions, mark-ups/mark-downs or other fees.



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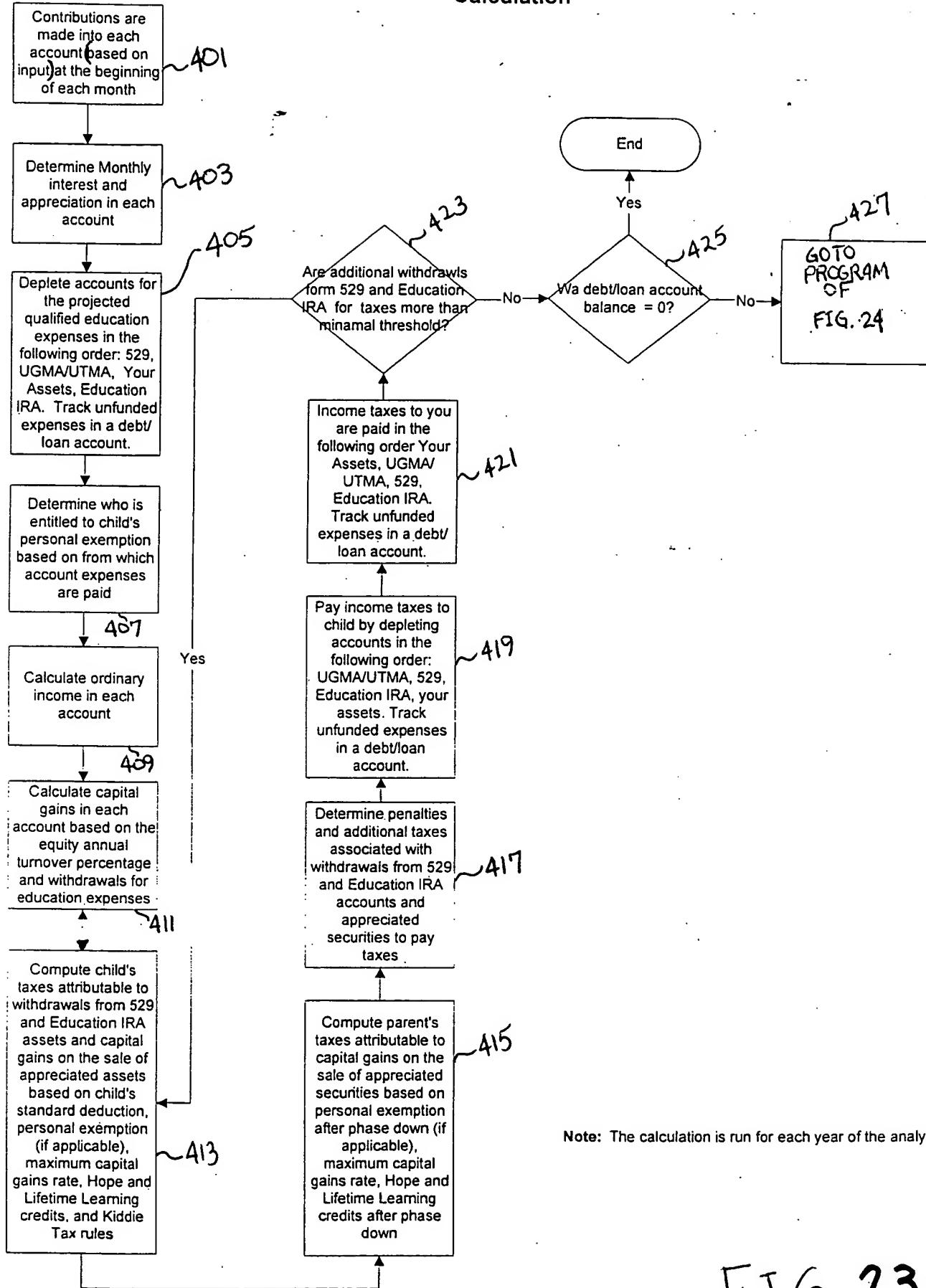
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December 6, 1999

FIG. 22

Internet zone

Accumulation/Withdrawal Calculation



Note: The calculation is run for each year of the analysis.

FIG. 23

Solver Calculation

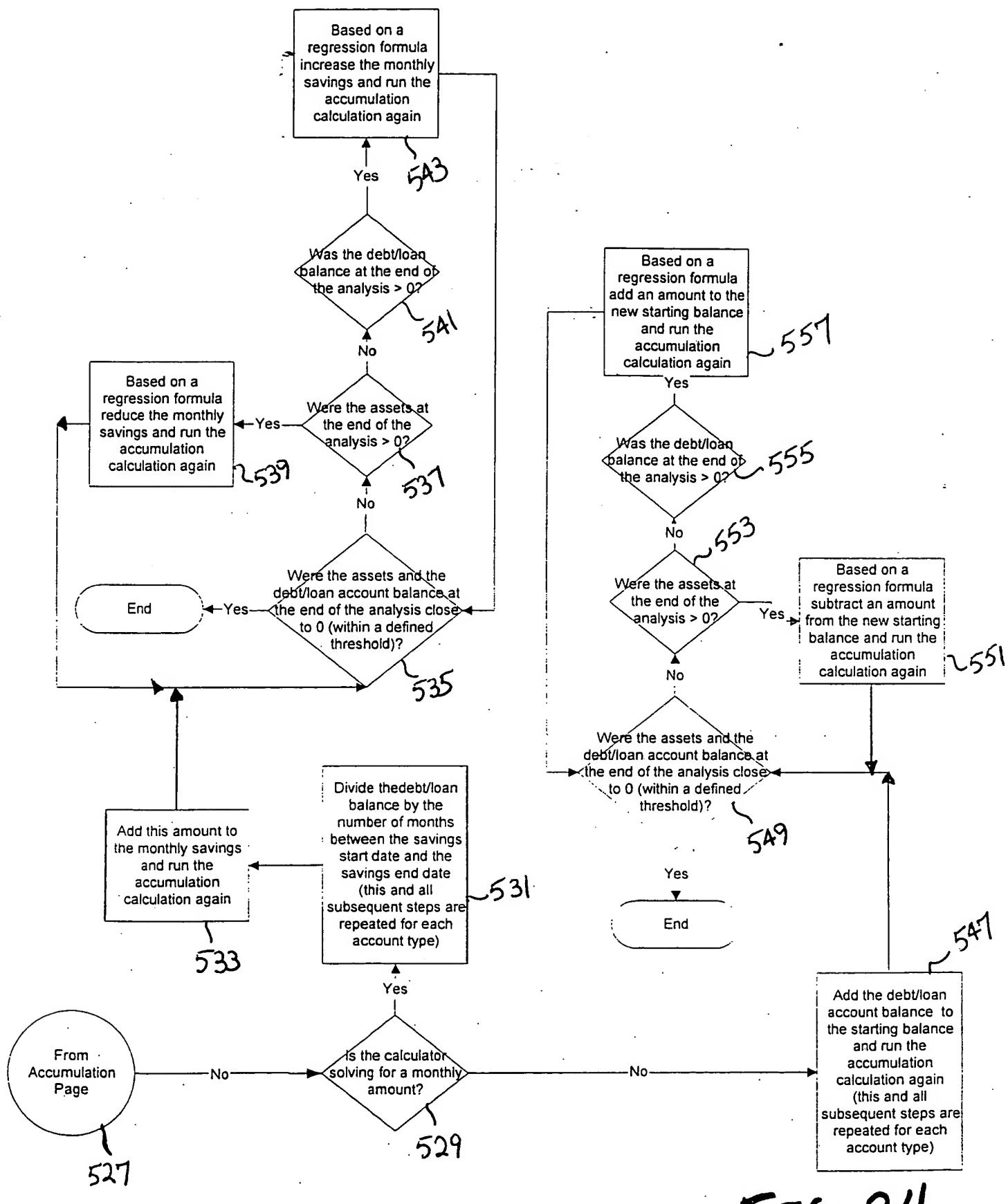


FIG. 24